Case 18-32356 Doc 9 Filed 11/19/18 Entered 11/19/18 17:00:42 Desc Ch 13 First

Mtg. Page 1 of 2

Information to identify the case:						
Debtor 1	Steven D. Jaros	Social Security number or ITIN xxx-xx-3556				
Debtor 2	First Name Middle Name Last Name June M. Jaros	EIN Social Security number or ITIN xxx-xx-7344				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 13 11/18/18				
Case number: 18	3–32356					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Steven D. Jaros	About Debtor 2: June M. Jaros
2.	All other names used in the last 8 years	Sieven B. Surec	ound im dured
3.	Address	922 Homestead Drive Yorkville, IL 60560	922 Homestead Drive Yorkville, IL 60560
4.	Debtor's attorney Name and address	Joseph Wrobel Joseph Wrobel, Ltd #206 1954 First Street Highland Park, IL 60035	Contact phone 312 781–0996 Email: josephwrobel@chicagobankruptcy.com
5.	Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630–981–3888
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 11/19/18

For more information, see page 2

Debtor Steven D. Jaros and June M. Jaros Case number 18–32356

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	January 2, 2019 at 11:30 AM	Location: 801 Warrenville Rd, Ste 655, Lisle, IL	
case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	60532–3614	
		Debtors must bring a picture ID and proof of their Social Security Number.		
1	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/4/19	
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 1/28/19	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/17/19	
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9. Filing of plan		The hearing on confirmation will be held on: 2/1/19 at 11:30 AM , Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432. The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.		
		The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts		
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may includ However, unless the court orders otherwise, the debts will not be discharged until all pare made. A discharge means that creditors may never try to collect the debt from the as provided in the plan. If you want to have a particular debt excepted from discharge 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk If you believe that the debtors are not entitled to a discharge of any of their debts under must file a motion by the deadline.		of be discharged until all payments under the plan o collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline.		